

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PHILIP J. TERRAVECCHIA, JR.
SUSAN L. TERRAVECCHIA
Debtor(s)

Case No. 19-22451CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2019.
- 2) The plan was confirmed on 08/02/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/27/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/18/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,148.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,463.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,100.00
Less amount refunded to debtor	\$449.66

NET RECEIPTS: **\$72,650.34**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,571.57
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,071.57**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIMARK	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,933.00	2,933.85	2,933.85	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,969.00	2,870.33	2,870.33	0.00	0.00
COUNTRY DOOR	Unsecured	NA	414.33	414.33	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,079.60	719.60	719.60	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,735.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	17,243.00	17,474.21	17,474.21	0.00	0.00
ECMC(*)	Unsecured	10,925.00	10,931.91	10,931.91	0.00	0.00
FAYETTE COUNTY TAX CLAIM BURE	Secured	0.00	NA	1,745.00	1,745.00	512.41
FAYETTE COUNTY TAX CLAIM BURE	Secured	3,613.40	1,845.16	1,845.16	1,845.16	541.87
FAYETTE EMS	Unsecured	250.00	NA	NA	0.00	0.00
FOUNDATION RADIOLOGY GROUP P	Unsecured	40.00	NA	NA	0.00	0.00
GINNYS	Unsecured	NA	282.92	282.92	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	129.33	129.33	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	600.00	453.15	453.15	453.15	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,000.00	4,326.01	4,326.01	0.00	0.00
MARINER FINANCE	Unsecured	1,880.00	NA	NA	0.00	0.00
MARINER FINANCE	Unsecured	2,440.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	596.00	596.12	596.12	0.00	0.00
MONTGOMERY WARD**	Unsecured	0.00	1,157.83	1,157.83	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	NA	3,171.08	3,171.08	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Priority	0.00	300.00	300.00	300.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	93,271.00	93,792.02	0.00	38,830.16	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	19,757.55	19,757.55	19,757.55	0.00
NORTH UNION TWP++	Unsecured	11.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL SERVICES INC	Secured	3,006.72	2,925.00	0.00	0.00	0.00
ONE MAIN FINANCIAL SERVICES INC	Unsecured	0.00	190.69	190.69	0.00	0.00
ONE MAIN FINANCIAL SERVICES INC	Secured	1,002.53	1,059.98	1,004.22	1,004.22	47.42
PA DEPARTMENT OF REVENUE*	Unsecured	NA	35.61	35.61	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Priority	650.00	541.83	541.83	541.83	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	747.00	783.46	783.46	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	124.00	130.06	130.06	0.00	0.00
REAL TIME RESOLUTIONS INC AS AC	Unsecured	5,018.00	4,778.98	4,778.98	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Unsecured	7,428.00	7,901.36	7,901.36	0.00	0.00
SYNCHRONY BANK**	Unsecured	563.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	2,709.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	421.00	413.76	413.76	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$38,830.16	\$0.00
Mortgage Arrearage	\$19,757.55	\$19,757.55	\$0.00
Debt Secured by Vehicle	\$1,004.22	\$1,004.22	\$47.42
All Other Secured	\$3,590.16	\$3,590.16	\$1,054.28
TOTAL SECURED:	\$24,351.93	\$63,182.09	\$1,101.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,294.98	\$1,294.98	\$0.00
TOTAL PRIORITY:	\$1,294.98	\$1,294.98	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,241.44	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,071.57</u>
Disbursements to Creditors	<u>\$65,578.77</u>
TOTAL DISBURSEMENTS :	<u>\$72,650.34</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.